

Listing of Claims:

The following listing of claims is provided for the convenience of the Examiner.
No amendments are made to the claims in this paper.

1. (Original) A method for processing a transaction with a customer at a point of sale, the method comprising:

receiving, at a point-of-sale device, a cost for the transaction;

receiving, at the point-of-sale device, instrument-identification information identifying an instrument associated with a stored-value account and a credit account, wherein the stored-value account and the credit account were linked substantially contemporaneously with issuance of the instrument to the customer;

generating a request to select a distribution of the cost for the transaction among the stored-value and credit accounts for presentation at the point-of-sale device; and

transmitting, from the point-of-sale device, instructions to apply the cost for the transaction to the stored-value and credit accounts in accordance with a received response to the request.

2. (Original) The method recited in claim 1 wherein generating the request comprises generating a request for the customer to select one of the stored-value and credit accounts for application of the cost of the transaction.

3. (Original) The method recited in claim 1 further comprising verifying that the transaction qualifies for application of the cost to the stored-value account.

4. (Original) The method recited in claim 1 further comprising verifying that the transaction qualifies for application of the cost to the credit account.

5. (Original) The method recited in claim 1 wherein the request identifies a current value stored in the stored-value account.

6. (Original) The method recited in claim 5 wherein the request includes an option to apply an amount of the cost for the transaction in excess of the current value stored in the stored-value account to the credit account.

7. (Original) The method recited in claim 1 wherein the cost for the transaction exceeds a current value stored in the stored-value account and the instructions include:

a request to apply a portion of the cost equal to the current value stored in the stored-value account to the stored-value account; and

a request to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

8. (Original) A method for processing a transaction with a customer at a point of sale, the method comprising:

receiving, at a point-of-sale device, a cost for the transaction;

receiving, at the point-of-sale device, instrument-identification information identifying an instrument associated with a stored-value account and a credit account;

transmitting instructions, from the point-of-sale device, to apply a portion of the cost equal to a current value stored in the stored-value account to the stored-value account; and

transmitting instructions, from the point-of-sale device, to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

9. (Original) The method recited in claim 8 wherein the stored-value account and credit account were linked substantially contemporaneously with issuance of the instrument to the customer.

10. (Original) The method recited in claim 8 further comprising verifying that the transaction qualifies for application of the portion of the cost to the stored-value account.

11. (Original) The method recited in claim 8 further comprising verifying that the transaction qualifies for application of the excess to the credit account.

12. (Original) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a point-of-sale device including an input device, a communications system, and a processor, wherein the computer-readable program includes instructions for operating the point-of-sale device to process a transaction with a customer at a point of sale in accordance with the following:

receiving, with the input device, a cost for the transaction;

receiving, with the input device, instrument-identification information identifying an instrument associated with a stored-value account and a credit account, wherein the stored-value account and the credit account were linked substantially contemporaneously with issuance of the instrument to the customer;

generating, with the processor, a request to select a distribution of the cost for the transaction among the stored-value and credit accounts for presentation at the point-of-sale device; and

transmitting, with the communications system, instructions to apply the cost for the transaction to the stored-value and credit accounts in accordance with a received response to the request.

13. (Original) The computer-readable storage medium recited in claim 12 wherein the instructions for generating the request include instructions for generating a request for the customer to select one of the stored-value and credit accounts for application of the cost of the transaction.

14. (Original) The computer-readable storage medium recited in claim 12 wherein the computer-readable program further includes instructions for verifying that the transaction qualifies for application of the cost to the stored-value account.

15. (Original) The computer-readable storage medium recited in claim 12 wherein the computer-readable program further includes instructions for verifying that the transaction qualifies for application of the cost to the credit account.

16. (Original) The computer-readable storage medium recited in claim 12 wherein the request identifies a current value stored in the stored-value account.

17. (Original) The computer-readable storage medium recited in claim 16 wherein the request includes an option to apply an amount of the cost for the transaction in excess of the current value stored in the stored-value account to the credit account.

18. (Original) The computer-readable storage medium recited in claim 12 wherein the cost for the transaction exceeds a current value stored in the stored-value account and the instructions transmitted by the communications system include:

a request to apply a portion of the cost equal to the current value stored in the stored-value account to the stored-value account; and

a request to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

19. (Original) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a point-of-sale device including an input device, a communications system, and a processor, wherein the computer-readable program includes instructions for operating the point-of-sale device to process a transaction with a customer at a point of sale in accordance with the following:

receiving, with the input device, a cost for the transaction;

receiving, with the input device, instrument-identification information identifying an instrument associated with a stored-value account and a credit account;

transmitting, with the communications system, instructions to apply a portion of the cost equal to a current value stored in the stored-value account to the stored-value account;
and

transmitting, with the communications system, instructions to apply an excess of the cost over the current value stored in the stored-value account to the credit account.

20. (Original) The computer-readable storage medium recited in claim 19 wherein the stored-value account and credit account were linked substantially contemporaneously with issuance of the instrument to the customer.

21. (Original) The computer-readable storage medium recited in claim 19 wherein the computer-readable program further includes instructions for verifying that the transaction qualifies for application of the portion of the cost to the stored-value account.

22. (Original) The computer-readable storage medium recited in claim 19 wherein the computer-readable program further includes instructions for verifying that the transaction qualifies for application of the excess to the credit account.